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**Sent:** Tuesday, February 02, 2010 11:01 AM

**To:** EBSA, E-ORI - EBSA

**Subject:** RIN 1210-AB33

As much as possible there should be no regulation of the withdrawals of 401k's.

While the idea of setting up an annuity may seem to make sense, it should be up to the individual to do so as allowing regulation to do the same thing is fraught with potential complications.

- Would the treasury be responsible if the person outlives their annuity?
- But the annuity followed the guidelines set up by the government..
- What about unspent funds at the end of life? would they revert to the state? This would eliminate one large reason for participating, that is to build wealth for my children as well.

Urge this to be left alone.